

ABSTRACT

System for reading a self-authenticating document having machine-readable
5 data including critical document data, digital signature data and a public key
certificate. At a point of purchase or financial institution, a personal identification
unit receives a personal identification number (PIN) from a presenter of a self-
authenticating document, and an image scanning and processing system reads the
self-authenticating document, retrieves the machine-readable data, and assembles
10 an authenticatable data string from the critical document data and the received PIN.
A parsing system parses the machine-readable data to obtain the digital signature
data and the public key certificate. A validating system certifies the public key
certificate to obtain an authentic public key and applies the authentic public key to
the digital signature data in order to validate the authenticatable data string. The
15 self-authenticating document is authenticated if the authenticatable data string is
validated.